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May 20, 2019

Hon. Carla E. Craig

U.S. Bankruptcy Court, EDNY
Conrad B. Duberstein Courthouse
271-C Cadman Plaza East - Suite 1595
Brooklyn, NY 11201-1800

Case Name: Janet Howard
Case No.: 1-18-45264-cec
Re: Loss Mitigation Status Report

Dear Honorable Craig,

This office represents the Debtor, Janet Howard, in the instant Loss Mitigation proceeding. Please allow this letter to serve as a status report for the upcoming conference, currently scheduled for May 23, 2019.

On or about March 11, 2019, after the undersigned was served with a loan modification denial letter, this office reached out to the Secured Creditor's attorneys to request a detailed denial explanation. Despite this office's numerous follow-ups, no written explanation has been provided, and only on May 17, 2019, more than two months since the denial, creditor's counsel advised that they are in the process of setting up a conference call with the Secured Creditor to discuss the denial and its terms.

It is unclear why it is taking the Secured Creditor more than two months to produce a document that is supposed to be in its possession since the date of the denial. It seems to the undersigned that the creditor is intentionally keeping the Debtor in the dark, thus depriving the Debtor of her rights to submit a meaningful appeal. Therefore, it is respectfully requested that the Secured Creditor be directed to provide a **written** denial explanation, which would include, *inter alia*, the income calculations and the projected terms of the modification within seven (7) days. After that, the undersigned will be more than happy to participate in a conference call with the creditor and its attorneys to discuss the denial.

Should Your Honor have any questions, please feel free to contact the undersigned.

Sincerely,

/s/ Steven Amshen
Steven Amshen, Esq.

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